

Fig. 1



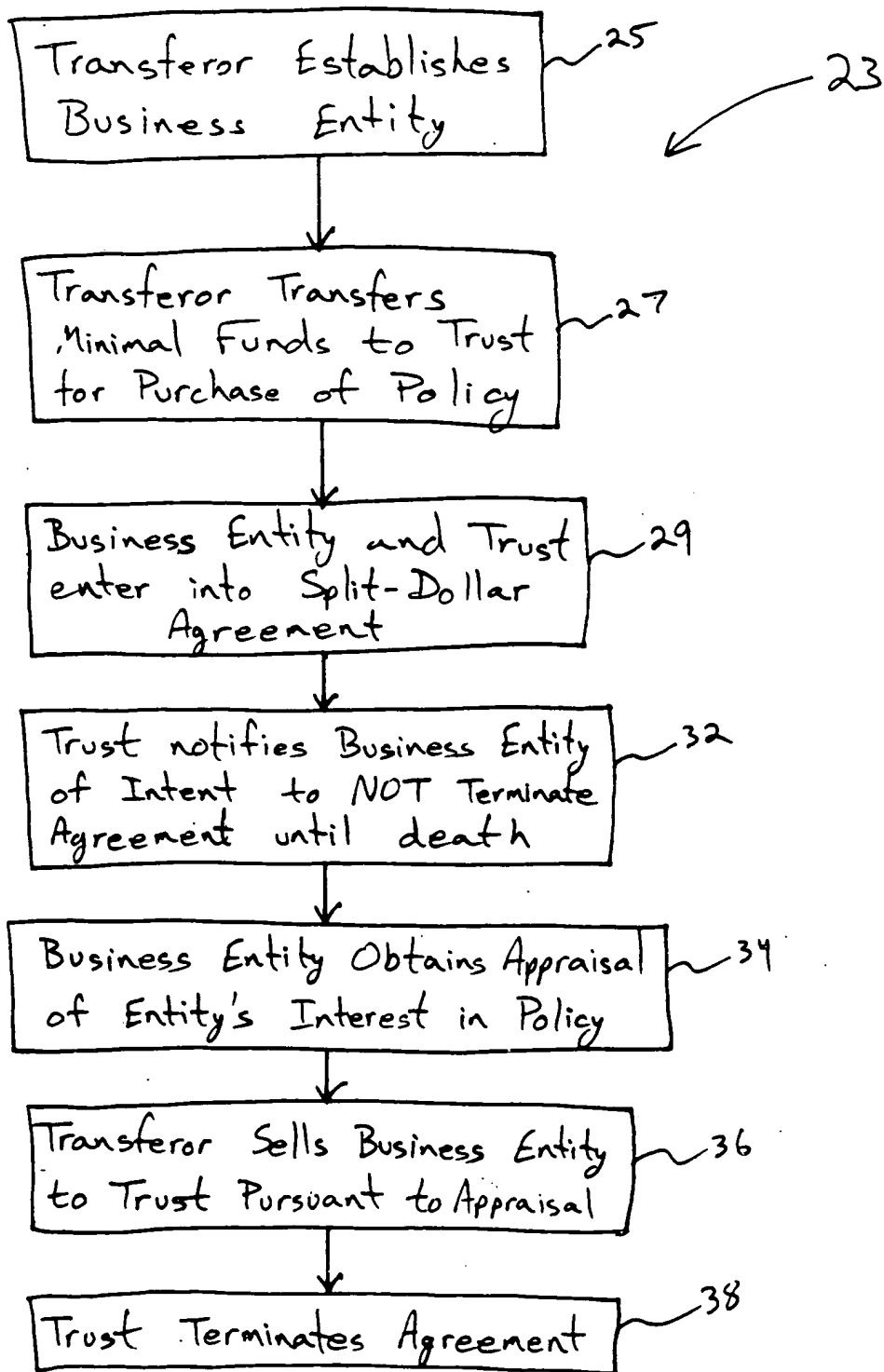


Fig. 3

Age	Year	1 Premium Outlay	2 Cash Value	3 Death Benefit Share	4 Total Death Benefit	5 Mortality Risk	6 Value of Split-Dollar Interest	7 Present Value of Split-Dollar Interest @ 7%
41	1	2,210,000	1,044,000	2,210,000	50,000,000	0.203%	4,477	-
42	2	2,210,000	3,073,000	4,420,000	50,000,000	0.217%	9,596	-
43	3	2,210,000	5,182,000	6,630,000	50,000,000	0.234%	15,496	-
44	4	-	5,297,000	6,630,000	50,000,000	0.251%	16,667	16,667
45	5	-	5,498,000	6,630,000	50,000,000	0.271%	17,975	16,799
46	6	-	5,693,000	6,630,000	50,000,000	0.291%	19,284	16,843
47	7	-	5,881,000	6,630,000	50,000,000	0.316%	20,937	17,091
48	8	-	6,064,000	6,630,000	50,000,000	0.341%	22,590	17,234
49	9	-	6,188,000	6,630,000	50,000,000	0.367%	24,311	17,334
50	10	-	6,301,000	6,630,000	50,000,000	0.394%	26,102	17,393
51	11	-	6,400,000	6,630,000	50,000,000	0.424%	28,099	17,499
52	12	-	6,481,000	6,630,000	50,000,000	0.457%	30,303	17,637
53	13	-	6,542,000	6,630,000	50,000,000	0.493%	32,714	17,794
54	14	-	6,577,000	6,630,000	50,000,000	0.535%	35,469	18,030
55	15	-	6,586,000	6,630,000	50,000,000	0.581%	38,499	18,291
56	16	-	6,561,000	6,630,000	50,000,000	0.633%	41,942	18,623
57	17	-	6,496,000	6,630,000	50,000,000	0.692%	45,868	19,034
58	18	-	6,387,000	6,630,000	50,000,000	0.754%	50,000	19,391
59	19	-	6,229,000	6,630,000	50,000,000	0.823%	54,546	19,770
60	20	-	6,011,000	6,630,000	50,000,000	0.892%	59,160	20,040
61	21	-	5,680,000	6,630,000	50,000,000	0.970%	64,325	20,364
62	22	-	5,271,000	6,630,000	50,000,000	1.055%	69,973	20,702
63	23	-	4,768,000	6,630,000	50,000,000	1.145%	75,896	20,986
64	24	-	4,158,000	6,630,000	50,000,000	1.233%	81,750	21,126
65	25	-	3,422,000	6,630,000	50,000,000	1.321%	87,604	21,157
66	26	-	2,538,000	6,630,000	50,000,000	1.405%	93,182	21,032
67	27	-	1,479,000	6,630,000	50,000,000	1.492%	98,899	20,862
68	28	-	225,000	6,630,000	50,000,000	1.589%	105,373	20,774
Total		6,630,000	-	-	50,000,000	-	-	472,472

Figure 4